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INSTITUTE FOR THE COOPERATIVE DIGITAL ECONOMY

ECOSYSTEMS OF FRAGILITY: FEASIBILITY OF PLATFORM WORKER COOPERATIVES IN FRAGILE CONTEXTS

By Michelle Lee

Abstract

Platform labor research often contrasts investor-owned platforms with worker-owned platform cooperatives, framing ownership as the key axis of differentiation. However, platform worker cooperatives (PWCs) remain largely absent in fragile contexts. This paper examines the feasibility of PWCs through the case of refugees, a workforce that is systematically marginalized across financial, legal, and institutional systems. I identify four categories of challenges—raising capital, collective decision-making, institutional support, and global competition—that give rise to mobilization and legitimacy issues. I propose the concept of ecosystems of fragility to describe how worker marginality is produced and sustained through institutional mechanisms at the national and global levels, precluding cooperative ownership. While ownership remains a critical lever of transformation, I argue that accountability is a complementary axis of change. The paper contributes to platform labor scholarship by theorizing fragility and offering a framework to evaluate platform models in contexts of systemic exclusion.

Keywords: platform labor; platform cooperatives; gig economy; fragility; refugees

1. Introduction

Research on platform labor often contrasts platform capitalism, where investor-owned platforms prioritize profit and exploit labor [1], with platform cooperativism, where worker-owned platform cooperatives (co-ops) uphold worker interests based on the principles of the International Cooperative Alliance Statement on the Cooperative Identity [2]. Platform work refers to labor facilitated by digital platforms, including both local on-demand and remote professional work [3]. Many scholars use the juxtaposition of investor-owned and worker-owned platforms as the framework for their analysis, suggesting that a shift in ownership will result in better outcomes for workers [4]. Yet, platform co-ops are rare in fragile contexts, where structural barriers compound systemic inequalities.

Fragility, a concept originating from the field of international development, describes conditions where exposure to risk intersects with limited capacity—at the level of the state, systems, or communities—to absorb, manage, or mitigate those risks [5]. Common scenarios that generate fragility include war, corruption, political instability, natural disasters, and persecution. Fragility and displacement are closely linked: fragile contexts produce 78% of global refugees and internally displaced persons, and host 64% of all forcibly displaced persons, as most refugees flee to neighboring countries. At an individual level, fragility manifests as restricted access to legal protections, resources, and social support, often accompanied by trauma [6]. These factors undermine refugees' ability to mobilize collectively or gain legitimacy in labor markets. As a result, platform worker co-ops (PWCs)—whose members comprise platform workers who provide digital services such as web development, digital marketing, and translation—are rare among refugees.

Existing research on co-op development often focuses on institutional environments [7] and organizational dynamics [8], highlighting challenges such as financing, regulatory support, ideological tensions, and member commitment. Bunders et al. provide a feasibility analysis of platform co-ops in the gig economy, examining the challenges associated with raising capital, collective decision-making, and gaining institutional support [9]. While this is a useful starting point, it overlooks

how challenges materialize differently in fragile contexts. Indeed, much of this body of work assumes homogeneity among members and overlooks how certain groups face unique barriers. Refugees, for example, are shaped by the global refugee regime, which includes laws and institutions like the 1951 Refugee Convention and UNHCR [10]. These structures influence national labor laws and resource allocation systems, which shape refugees' economic lives in distinctive ways [11].

While some research on platform labor addresses worker marginality [12], few connect this marginality to cooperative formation. This paper addresses that gap by asking: To what extent are PWCs feasible in fragile contexts? This question enables us to understand the limits of cooperative ownership and explore alternative organizational models for worker empowerment.

I first review the literature on platform labor, which emphasizes ownership as a core concern. I then extend Bunders et al.'s framework [13] by introducing four variables affecting PWC formation in fragile contexts, examining the case of refugees. I propose the concept of ecosystems of fragility to explain how institutional mechanisms produce and sustain worker marginality, preempting worker mobilization and legitimacy, and thus cooperative ownership. Finally, I suggest that exploring both ownership and accountability as complementary axes of change may uncover alternative models of platform work for marginalized workforces.

2. Platform capitalism versus platform cooperativism

Scholarship on platform labor typically contrasts two models: investor-owned platforms, which prioritize returns to investors, and worker-owned platform co-ops, which center worker interests and democratic governance [14]. Investor-owned platforms are known to externalize risk and costs onto workers [15], commodify workers and worker data [16], perpetuate discrimination [17], and reinforce labor market segmentation [18]. In contrast, platform co-ops claim to promote equitable labor conditions, support worker organizing, and distribute work and pay more fairly [19]. The motivating assumption behind this framework is that "governance

rights follow from property rights" [20]; accordingly, cooperative ownership will result in better outcomes for workers.

Ownership is a central concern because platforms control the capital and technology, enabling exponential growth through network effects. The value of the platform increases with each new user, allowing companies to scale quickly, undercut competitors, and establish market dominance [21]. Often, profitability is derived not from innovation, but wage suppression and cost elimination [22]. Uber, for instance, only reached full-year profitability in 2023—four years after its initial public offering—largely due to equity investments and algorithmic wage discrimination [23].

Investor-owned platforms consolidate power through algorithmic management and information asymmetries [24]. Algorithms assign tasks, set wages, and penalize workers, yet remain opaque, limiting worker oversight [25]. Unlike traditional workplaces where there are managers and co-workers, platform workers cannot dispute actions, negotiate wages, or coordinate work among themselves. Platforms retain exclusive control over data, and boilerplate agreements permit the use and sale of worker data to third-party providers without workers' explicit knowledge [26]. This contributes to "dual value production": profits are generated from both services and the speculative value of extracted data [27].

While platform cooperativism addresses these asymmetries, launching and sustaining PWCs requires significant collective capacity. Yet little research examines how systemic conditions—such as legal precarity or displacement—undermine this capacity in marginalized communities. As such, assumptions about the universal feasibility of co-ops overlook important structural limitations.

2.1 Challenges of cooperative ownership: institutional and organizational dynamics

Research identifies two broad categories of challenges to cooperative ownership: institutional environments and organizational dynamics [28].

From an institutional perspective, external factors such as legal frameworks, sectoral conditions, and international dynamics shape co-op development. In Croatia, for instance, inadequate legal distinction between co-ops and associations, burdensome regulations, and a lack of coordinated national strategy inhibit cooperative growth [29]. Other scholars stress the importance of supportive laws—such as those that grant access to donations and grants, tax incentives and subsidies, and preferential procurement for co-ops—to foster co-op formation [30]. At the international level, maintaining horizontal governance becomes difficult when co-ops span multiple institutional contexts [31]. Entrenched market players also make counter-mobilization difficult, particularly in sectors marked by critical resource dependencies [32].

Organizational dynamics present another layer of complexity. The structural tension between the democratic nature of worker co-ops and the scale-driven, boundaryless logic of platforms can strain platform co-ops [33]. For example, while platform co-ops must generate indirect network effects by maintaining a flexible supply of workers to meet consumer demand, platform co-ops' interest in maintaining high wages for members makes it difficult to adjust the worker-member side of the platform dynamically. Moreover, platform co-ops must avoid transferring risks to members while competing with well-resourced competitors. Ultimately, the inherent features of PWCs—multihoming, remote work, importance of scale, and low initial worker-member investment—can hinder member participation, potentially undermining one of the key principles of platform co-ops: democratic control.

Bunders and De Moor propose a multilevel model of platform co-op paradoxes at the individual, organizational, and institutional levels, arguing that overemphasis on any one element can exacerbate others [34]. Similarly, Bunders and Akkerman show that member commitment varies based on divergent preferences and levels of social embeddedness, particularly in larger, more heterogeneous co-ops [35]. Their findings challenge assumptions that cooperative ownership alone guarantees participation or alignment with collective goals.

However, much of this literature treats members as a homogenous group. Factors like age, gender, legal status, and race are rarely integrated into analysis. Where such dimensions are mentioned—for instance, Bunders and Akkerman note that older members are more committed to PWCs, and men are more socially embedded [36]—the structural roots of these trends are largely unexplored. Scholars such as Salvagni et al. [37] and Grohmann [38] critique this oversight, urging intersectional approaches to platform cooperativism that engage with the positionality of different groups (e.g., women, Global South workers), rather than assuming unilateral experiences, motivations, histories, and understandings. Without incorporating positionality, existing models fail to capture how institutional and organizational dynamics may vary across groups—particularly in fragile contexts.

2.2 Challenges of cooperative ownership: worker marginality

Studies on digital labor often define worker marginality in terms of identity [39], legal status [40], and geography [41]. Some of this work considers how platform design and regulatory gaps reinforce marginalization—for example, through biased filtering mechanisms or photo requirements that amplify racial and gender disparities [42]. Similarly, weak platform oversight enables migrants to find better-paid digital work compared to local labor markets, but deprives them of bargaining power [43]. National migration policies and platform infrastructures often intersect to restrict workers' ability to contest exploitative conditions [44]. This body of research largely focuses on individual-level consequences, such as worker discrim-

ination and resistance tactics, without connecting marginality to organizational outcomes, like co-op formation.

While previous work has explored institutional and organizational barriers to co-op development, and others have addressed worker marginality in digital labor, few have integrated these perspectives. This paper bridges that gap by examining how structurally produced marginality—particularly in fragile contexts—shapes workers' ability to form and participate in PWCs. It shifts the focus from personal identity and responses to macro systems that shape workers' capacity for collective mobilization.

3. Refugees in the gig economy

To understand how workers in fragile contexts navigate PWC formation, I examine an "exceptional case" [45] of a group with limited capacity for collective mobilization: refugees.[46] Specifically, I examine refugees who have not yet permanently resettled and are actively experiencing forced displacement [47]. Two points are worth emphasizing. First, refugees are a heterogeneous group, with considerable variation in nationality, legal status, work experience, social and human capital, and socioeconomic status. Even within the same region, these differences result in divergent socioeconomic outcomes, strategies, and constraints [48]. Yet, refugees constitute a distinct group due to the particular institutions that regulate their economic life and shared experiences of displacement and exile [49].

Second, although host communities may face similar conflict-affected conditions, refugees are subject to different legal frameworks and encounter unique barriers. These include limited work rights [50], restricted mobility and safety concerns [51], labor market discrimination [52], and lack of safety nets or personal networks [53]. Refugees experience greater employment disadvantage than their ethnic minority counterparts [54] and other migrants [55]. Factors contributing to this include migration patterns, health issues, circumstances of exile, and the insecurity of having temporary status [56]. Those who are forcibly displaced "often find

themselves in places where they have no pre-existing contacts and may have limited knowledge of the language," which is different from "earlier migrants who often arrived as part of a chain migration process to areas where they had kinship networks" [57]. These barriers hinder worker mobilization in ways that do not affect other social groups to the same extent.

At the same time, refugees represent a growing share of the gig economy, as the low onboarding requirements and lax regulations make it an attractive, and sometimes the only, work option [58]. Scholars argue that it is precisely refugees' marginality that makes them a cheap, attractive workforce for platform companies [59]. Refugees could benefit substantially from PWCs, as refugee-led organizations (RLOs) are often better positioned to advocate for and support their communities [60]. Examining refugees as a marginalized workforce therefore illuminates the broader challenges of PWC formation.

4. Feasibility of platform worker co-ops in fragile contexts

Building on Bunders et al.'s framework [61], I argue that refugees face distinct and compounded barriers to forming PWCs that are related to capital, collective decision-making, and institutional support. I also add a new challenge: competing in a global market. I argue that these challenges raise mobilization and legitimacy issues for workers in fragile contexts.

4.1 Raising capital

Refugees face multiple barriers to raising capital for PWCs, including the rarity of cooperative models among refugees, high technological demands of PWCs, systemic economic exclusion, limited access to financial services, and weak funding networks.

Worker co-ops remain uncommon among refugees in the gig economy. While

worker co-ops for digital work exist (e.g., Dadaab Collective Freelancing Agency), most refugee digital freelancing agencies operate as private businesses or nonprofits rather than co-ops. For example, CONCAT is a digital agency founded by a Global North entrepreneur that employs refugees, but is not structured as a co-op. The absence of existing cooperative infrastructure increases startup costs, as refugees must build new organizational models from scratch.

Additionally, PWCs require more sophisticated technology than many other platforms due to the nature of digital work. PWCs must support remote collaboration, project coordination, and client data security at scale. Unlike localized platforms that rely on simpler scheduling, dispatch, and payments systems—such as ridesharing and food delivery—PWCs demand tools like specialized software (e.g., software for web development or graphic design), real-time collaboration platforms (e.g., Slack, Zoom), and payment systems that can handle international currencies. Serving international clients also entails using VPNs, data encryption, and secure data management tools. Compared to platforms in less data-intensive sectors like cleaning services or agriculture, the technical complexity of PWCs raises the bar for PWC formation.

Refugees also face systemic economic disadvantage. Many countries implement long waiting times before refugees can work or ban them from working altogether. Some restrict employment to certain types of organizations, occupations, and contracts [62]. Others have permissive regulations, but restrictive practices on the ground [63]. For instance, while Syrian refugees gained the right to apply for work permits in Turkey in 2016, employers were disincentivized from hiring refugees because they were uninformed about the process, and/or reluctant to cover the costs of permits and face the administrative hurdles of hiring refugees [64]. Two years later, only about 25,000 permits had been issued—a negligible amount compared to the more than 1.5 million Syrian refugees in the Turkish labor force [65]. Systemic disadvantage results in refugees attaining lower occupational status and earnings compared to other migrants and nationals [66]. Accordingly, refugees tend to have limited financial capital and may be risk-averse when it comes to launching or investing in PWCs.

Exclusion from mainstream financial systems compounds the challenge of raising capital. Refugees frequently lack access to IDs, SIM cards, bank accounts, and mobile money services [67]. Though many rely on online alternatives like Wise or Payoneer, these smaller, less well-resourced financial institutions are more likely to freeze the accounts of those in/from sanctioned countries to avoid compliance risks [68]. In 2024, Wise and Payoneer both came under scrutiny for suddenly freezing the assets of Palestinians due to concerns about anti-terror financing and money laundering. Ryan Brightwell, a BankTrack director, noted: "Smaller, less well-resourced [financial institutions] are afraid of incurring large fines for inadvertently facilitating transfers to sanctioned organisations or countries…. In 2014, BNP Paribas was forced to pay almost $9bn (£7bn) for processing transactions to US-sanctioned states" [69]. These top-down decisions have unanticipated, discriminatory consequences for refugees who rely on online banks. Such disruptions make it difficult to receive funding or distribute payments, undermining basic co-op functions.

Finally, refugees' access to investments is limited. Refugee entrepreneurs often face legal restrictions on business registration and bank lending [70]. Moreover, refugees tend to have weak personal networks [71]. Institutional support for refugee-owned enterprises—such as refugee-focused investment networks—is therefore scarce. While some groups like the Refugee Investment Network exist, they primarily fund traditional startups, not PWCs. Most refugee-led organizations rely on grants from foundations or governments, which are both limited and small-scale.

4.2 Collective decision-making

Refugees face multiple barriers to collective decision-making, including geographic distribution, stratification by displacement phase and context, and pronounced isolation and invisibility in the digital labor supply chain.

While Bunders et al. note that workers with multiple income streams have divergent needs [72], the research on refugee gig workers is mixed. Refugees who

use platforms for location-based work often use multiple platforms [73]. However, refugees who engage in digital work may rely on a single platform due to limited alternatives [74]. Nonetheless, this shared dependency does not mitigate other challenges to collective decision-making.

The refugee digital workforce is geographically dispersed, complicating coordination across legal systems, languages, and cultures. The joint initiative to collectively abandon an online platform in favor of a competing one requires an international coordinated transition. This is not the case for location-based services, like food delivery, where business is tied to a specific geographic market, therefore "making it easier to identify, sensitise and address both sides of the market" [75]. The coordination challenge may be heightened by potential ethnic, political, or religious divisions among refugees [76]—a situation that is possible, as many refugees are victims of persecution.

Displacement contexts also shape levels of member commitment. Platform co-ops require members' commitment to survive [77]. Yet, refugees' capacity to participate in cooperative governance may fluctuate due to their uncertain legal status; ongoing resettlement, which can be an opaque, unpredictable process; conflict in refugee camps or with host community members; and loss of documentation [78]. These destabilizing factors make it difficult to sustain long-term engagement.

Stratification by displacement phase and context further fragments refugee labor in ways that do not affect other groups. Those in refugee camps may face restrictions on mobility and employment, as they are often governed by distinct administrative and infrastructural systems [79]. Refugees in urban settings may be confined to segregated zones due to securitization or surveillance policies [80]. Such conditions limit group interaction even within the same country context, reducing trust and cohesion necessary for co-op development.

In addition, refugees encounter pronounced forms of isolation and invisibility in the digital labor supply chain. Segregation policies, fear of deportation, discrimination from host community members, and limited networks create barriers to

both labor market and broader social participation [81]. Infrastructure challenges, such as unreliable electricity or internet access, may impede online communications, which is core to worker organizing in the gig economy [82]. Lastly, re-outsourcing in digital labor markets deepens worker invisibility. Freelancers with strong client networks often subcontract work to refugees, who may lack the documentation to access platforms directly or the experience to compete for jobs themselves [83]. While this arrangement offers refugees critical income, it severs them from clients and platform infrastructure, erasing any mechanisms for feedback and accountability.

4.3 Institutional support

Refugees face multiple institutional barriers to developing PWCs, including the dominance of investor-owned platforms, legal ambiguity, fear-driven legal consciousness, and institutional voids.

Investor-owned platforms like Upwork remain dominant and are widely seen as legitimate among refugees. Upwork accepts refugee IDs and has partnered with organizations such as the Tent Partnership for Refugees, International Organization for Migration, and various NGOs to incorporate refugees onto the platform. This dominance means that awareness of PWCs is low; and to the best of my knowledge, no active refugee PWCs exist at the time of writing.

Refugee digital labor also operates in a legal gray zone. In many countries, such as the U.S. and Kenya, platform workers are legally classified as “independent contractors” rather than “employees,” and are therefore not protected by national labor laws [84]. Platform companies do not verify if workers have the right to work, enabling refugees to circumvent legal and practical barriers to work [85]. This creates a legal misalignment between refugees who benefit from legal gray zones and PWCs who must be legally compliant. These tensions are exacerbated for those on the move—e.g., undergoing resettlement, experiencing displacement, or returning home—as shifting jurisdictions make it even more difficult for worker-members to remain compliant with local regulations and laws.

Refugees may also have a fear-driven legal consciousness. Legal consciousness refers to "the ways in which people experience, understand, and act in relation to law" [86]. Many refugees are unfamiliar with legal processes or distrustful of institutions due to past persecution [87]. In political contexts that are hostile toward refugees—such as Turkey and Ethiopia, where refugees have been illegally arrested and deported [88]—fear of attracting attention from authorities discourages legal engagement [89]. Yet, forming a PWC demands considerable legal planning—for instance, navigating fragmented or complex co-op laws, tax systems, and regulatory compliance obligations [90]. These complexities incur high transaction costs for refugee workers with limited knowledge or trust of legal systems.

Finally, refugees operate within institutional voids related to the global refugee regime. Weak education and training systems, access to credit and financial resources, and legal enforcement limit refugees' ability to leverage social services and resources [91]. These "refugee-economy voids" weaken the infrastructure necessary for PWC development [92], increasing market inefficiencies and coordination costs.

4.4 Global competition

Refugees face a geographic disadvantage in the digital labor market. While most demand for digital labor comes from the Global North, labor supply is heavily concentrated in the Global South. This creates a dynamic in which "workers from low- and high-income countries end up competing in the same contexts… [affecting] the relative degrees of bargaining power exerted by individual digital workers" [93]. In contrast to localized platforms, where workers can develop and leverage local contacts, workers are geographically distributed and must mobilize global resources and connections. Therefore, it may not be advantageous for refugees to have their own platform unless they have a business development representative in the Global North, for instance, to source clients from the region. Many refugee digital talent agencies, like CONCAT and Na'amal Agency, are founded by individuals from the Global North with existing networks. Others, like ATE-Hub, are refugee-led but founded by those who have since relocated there.

Efforts to separate refugees into distinct talent pools, such as Upwork's Opportunity Unlimited and Gebeya's Boundless Skills, have seen limited success. Outside of corporate social responsibility (CSR) and diversity, equity, and inclusion (DEI) initiatives, businesses have few incentives to hire refugees, especially when it involves navigating new laws, time zones, or payment systems. Therefore, without clear market legitimacy, PWCs may unintentionally reinforce refugee marginalization by isolating them from mainstream talent pools. Legitimacy requires shared expectations, assent, and conformity between actors [94]. For clients to engage with refugee PWCs, clients must be aware that such organizations exist, perceive value in PWCs, and feel confident in PWCs' ability to meet their needs.

5. Discussion

Building on Bunders et al.'s framework [95], I evaluate the feasibility of PWCs in fragile contexts by examining four variables: raising capital, collective decision-making, institutional support, and global competition (see Table 1).

Table 1: Summary of challenges impacting refugee PWC formation.

Challenge	Description	Impact
Raising capital	Worker co-ops are not popular among refugees → higher transaction costs to form PWCs	Financial mobilization
	PWCs require greater technological complexity than other types of platforms → higher transaction costs to form PWCs	Financial mobilization
	Refugees face systemic economic disadvantage → less access to capital	Financial mobilization
	Refugees are excluded from mainstream financial services → less access to capital	Financial mobilization

Challenge	Description	Impact
	Refugees have limited access to funding networks → less access to capital	Financial mobilization
Collective decision-making	Refugees are globally distributed → more difficult to organize and align interests of workers	Social mobilization
	Refugees are stratified along the lines of displacement phase and context → more difficult to organize and align the interests of workers	Social mobilization
	Refugees encounter pronounced forms of isolation and invisibility in the digital labor supply chain → more difficult to collectively organize	Social mobilization
Institutional support	Investor-owned platforms are dominant among refugees → less awareness of and support for PWCs among refugees	Institutional mobilization
	Refugee digital labor operates in a legal gray zone → generates legal tensions with PWC formation	Institutional mobilization
	Refugees may have a fear-driven legal consciousness → generates legal tensions with PWC formation	Institutional legitimacy
	Refugees operate in institutional voids related to the global refugee regime → higher transaction costs, less institutional resources	Institutional legitimacy
Global competition	Refugees face intense competition in the digital labor market → more difficult to source clients	Market legitimacy

Bunders et al. attribute capital challenges to the features of workers (low-income status) and sectors (presence of co-ops, complex technology) [96]. However, for refugees, financial mobilization is hindered not just by individual and sector-level factors, but also by systemic exclusion from financial systems and labor markets. Refugees have less access to capital and face higher risks, making it significantly harder to fund PWCs. These barriers give rise to financial mobilization issues.

In collective decision-making, Bunders et al. emphasize worker heterogeneity (hours worked, geographic distribution) [97]. I argue that the displacement experience itself is the primary barrier: stratification by displacement phase and context, alongside exacerbated isolation and invisibility in the digital labor supply chain compound to make social mobilization difficult. Organizing is further hampered by geographic distribution, unstable legal status, and sociopolitical tensions, giving rise to social mobilization issues.

Institutional support, underdeveloped in Bunders et al.'s analysis [98], is especially challenging for refugees. Investor-owned platforms like Upwork still dominate the digital freelancing market, leaving little awareness or demand for PWCs. Refugees operate in legal gray zones, often have a fear-driven legal consciousness, and are situated in institutional voids—environments with weak legal enforcement, financial access, and education systems. These conditions produce both institutional mobilization issues (difficulty navigating legal channels) and institutional legitimacy issues (difficulty formalizing PWCs).

Market competition, unaddressed by Bunders et al. [99], is another critical variable. Because 71% of forcibly displaced persons live in low- and middle-income countries [100], refugees face geographic disadvantage in global labor markets, where labor oversupply diminishes pricing power. This generates market legitimacy issues—PWCs lack the networks and credibility to compete with dominant platforms based in the Global North.

In sum, fragile contexts pose compounding legal, social, and infrastructural barriers to refugee PWC formation. These challenges affect workers' mobilization and

legitimacy. Worker marginality is produced and sustained through ecosystems of fragility at the national and global levels, encompassing limited or poorly implemented work rights; exclusion from financial systems; weak capital networks; restrictive and burdensome migration policies; segregation policies; excessive and arbitrary policing; lax platform regulations; and insufficient labor laws. I use the term "ecosystem" to emphasize the way in which these barriers are systemic and interconnected. For example, arbitrary policing may lead to the confiscation of refugee IDs; lack of IDs impacts refugees' ability to onboard onto platforms and open financial services accounts; financial and economic exclusion drive social exclusion; and so on. Each lever acts as a risk multiplier, amplifying fragility for those ensnared in the system.

Being attendant to the causes and consequences of institution-based, state-sanctioned fragility is essential to understand the barriers to PWC formation in fragile contexts. While prior work has focused on how features of the gig economy make worker organizing difficult [101], I argue that fragility itself is an independent variable that reshapes the conditions for organizing.

5.1 Toward a framework for accountability

If cooperative ownership is infeasible for refugees, how can platforms still be accountable to workers? The problem of mobilizing refugee platform workers is a large-scale collective action problem, which is defined by a large number of actors, spatial distance, temporal distance, and complexity [102]. These problems require third-party interventions to reduce stressors—such as lack of accountability, anonymity, uncertainty, and heterogeneity—and boost trust, reciprocity, and reputation among actors [103].

One such intervention has emerged in the form of refugee talent agencies (RTAs), which are organizations that facilitate refugees' access to fair online work [104]. Through RTAs, workers engage in paid contract work with clients, usually for a period of several weeks or months. RTAs may be structured as a private business, NGO, co-op, social enterprise, or grassroots organization; and range from refu-

gee-led (e.g., Dadaab Collective Freelancing Agency) to host community-led (e.g., Na'amal Agency). They also vary in their degree of control over workers. They may employ refugees as full-time/part-time permanent employees or contract workers. Their range of responsibilities may include providing co-working spaces and office equipment; handling client communications; receiving and disbursing client payments to workers; assigning work tasks; performing quality control; ensuring tax compliance; and providing skills training and mentorship to workers. All are united in their aim to provide benefits to workers [105].

Importantly, RTAs are not platform owners; rather, they leverage external platforms, business partnerships, and personal networks to source work opportunities. RTAs overcome social, institutional, and financial mobilization issues by organizing workers, navigating institutional rules and resources, and sourcing capital; and institutional legitimacy issues by formalizing the labor process. However, many RTAs have difficulty overcoming market legitimacy issues due to the challenges of gaining client buy-in in a hyper-competitive digital labor market.

This raises the broader question: Can platforms be held accountable without shifting ownership? Critiques of platforms are rooted in the fact that platform owners are not accountable to workers and have outsized power over decision-making that privilege firm growth and profit. Organizational accountability—defined as how organizations respond to stakeholder demands [106]—may be a more effective lens than ownership. At best, platforms can reshape ecosystems of fragility through legal and market interventions: for instance, creating new legal frameworks, forming business coalitions, mobilizing resources for workers, and institutionalizing reporting and auditing mechanisms. At worst, they can exploit refugee labor to achieve CSR and DEI targets without achieving meaningful structural change.

Rahman et al. argue that platforms require multi-sided accountability systems targeting platform owners, workers, and clients to ensure two key dimensions: procedural fairness, which refers to fair processes (e.g., transparent, consistent, and clear rules); and distributive fairness, which refers to fair outcomes (e.g.,

equitable sharing of revenue) [107]. A worker-oriented accountability framework, then, must include both top-down and bottom-up mechanisms to enforce rule adequacy, maintain fairness, and prevent extractive opportunism.

Top-down accountability involves embedding legal, regulatory, and governance structures into platform design. This includes advocacy to shape formal labor standards and platform governance norms—efforts that may involve public campaigns, collaborations with international bodies, and participation in regulatory discussions. For example, platforms such as EqualReach, Gebeya, and Dukkan have shared their learnings through the International Labour Organization's Learning Lab Series. Platforms can also align with external standards, such as Fairwork's cloudwork principles, and cooperate with third-party auditors to ensure compliance. In practice, this might involve setting minimum wage floors, negotiating pay benchmarks, or adopting inclusive hiring practices. Furthermore, platforms can integrate workers into governance by promoting them to leadership roles or forming independent worker committees with real influence over platform policies and decisions.

Design research highlights the need for user-centered design, in which platforms are co-designed with the communities most at risk of harm or exploitation [108]. This participatory approach not only increases accountability but also aligns platform operations with the lived realities of marginalized workers.

Equally essential are bottom-up accountability mechanisms that enable worker agency. This includes creating an environment where workers can organize, share information, and push back against platform power asymmetries. Platforms should provide transparency around algorithms and decision-making logic, enabling workers to understand how their performance is assessed. Open communication between workers and clients—through messaging tools or community spaces—helps to prevent isolation in the supply chain and builds trust. Platforms can also support collective action by fostering digital communities (e.g., WhatsApp, Discord, Slack), facilitating in-person gatherings where possible,

and publicly affirming workers' rights to unionize or join co-ops and professional associations (e.g., Kenya Union of Gig Workers).

Importantly, procedural fairness also requires clear avenues for recourse. Platforms can implement channels for anonymous feedback and dispute resolution, ensuring workers have a voice in cases of unfair ratings, rejected work, or other grievances. Conflict resolution processes should be overseen by neutral third parties and built into the platform's operational architecture.

Ultimately, focusing on accountability as an axis of differentiation—and "fairness" as an outcome—may be more fruitful than focusing on ownership. Even the notion of "ownership" is fraught with contested meanings, depending on how one centers one's analysis [109]. Ownership can refer to an equity stake in an organization or a form of governance [110]. Accordingly, ownership in the workplace can materialize through various structural forms, including sole proprietorships, partnerships, closely held firms, publicly traded corporations, corporations that share ownership through stock options, and corporations owned through Employee Stock Ownership Plans, Employee Ownership Trusts, and co-ops. Each form, in turn, has different implications for worker accountability. Focusing on the cooperative governance structure, for instance, "neglect[s] the most economically dynamic feature of ownership that motivates conventional investors, the ability for stock ownership to provide access to wealth building capital appreciation" [111]. In this view, a refugee-founded venture that distributes profits to refugee communities may be more accountable to refugees than a refugee PWC with low participation and limited scale.

If we disentangle accountability from ownership, we can examine platforms across intersecting axes of accountability (e.g., worker-oriented, client-oriented) and ownership (e.g., worker-owned, investor-owned, privately-owned, stakeholder-owned, state-owned). For example, worker-oriented, investor-owned platforms may face contradictory incentives. Venture capital-funded platforms seek hypergrowth, often at the expense of worker well-being [112]. In contrast, worker-oriented, stakeholder-owned platforms can embed democratic govern-

ance and prioritize collective benefits, such as high compensation and stable employment. Table 2 illustrates this expanded accountability-ownership matrix.

Table 2: Typology of platforms by worker ownership and worker orientation.

	Owned by workers: No	Owned by workers: Yes
Oriented toward workers: No	Open market platforms (e.g., Upwork, Fiverr)	Worker-owned platforms with poor governance (possible in theory)
Oriented toward workers: Yes	Worker-supporting platforms (e.g., NaTakallam, EqualReach)	Worker-owned platforms (rare in fragile contexts)

In the impact sourcing space, online labor platforms like NaTakallam and EqualReach operationalize these ideas. These social mission-driven platforms aim to facilitate refugees' entry into the digital labor market by reducing work-related risks and costs (e.g., high-touch vetting process for workers and clients, ensuring compensation meets the national minimum wage), and improving the work experience (e.g., sharing feedback between freelancers and clients, providing skills development opportunities). Such models demonstrate that accountability can be achieved, even without cooperative ownership.

6. Conclusion

This paper contributes to platform labor research by introducing the concept of ecosystems of fragility—a macro perspective that explains how state- and institution-generated fragility undermines workers' ability to mobilize and achieve legitimacy in the gig economy. While existing literature addresses the institutional and organizational dynamics of co-op development and the marginality of platform workers at the individual level, this paper links them by showing how systemic conditions preclude cooperative ownership in fragile contexts. The

ecosystems of fragility perspective explains how and why PWCs have not fulfilled their emancipatory promise for marginalized populations such as refugees.

Second, this paper challenges the assumption that ownership alone is sufficient to transform labor conditions. Indeed, cooperative ownership may be infeasible precisely because of workers' subordinated position in larger legal and socio-otechnical systems. While not dismissing cooperative ownership, I argue that accountability should be a complementary focus in discussions of structural change. Worker-oriented platforms, even if not worker-owned, can implement accountability mechanisms that promote fairness and support marginalized workers.

This view complicates prevailing critiques of investor-owned, transnational platforms as inherently exploitative. It suggests that platform values and practices can be shaped by social missions and accountability-driven design—especially where platforms partner with public, private, and non-profit actors to support workforce inclusion. These interventions are part of a growing movement of bottom-up solutions aimed at improving conditions for non-standard workers [113].

This study offers a theoretical framework, but empirical research is needed to examine how worker-oriented platforms operate in fragile contexts. Ethnographic studies could explore how accountability is enacted, perceived, or resisted by workers. Future work might extend the ecosystems of fragility concept to other marginalized groups—such as formerly incarcerated individuals or Indigenous communities—who also face systemic exclusion from labor markets [114].

While this paper treats refugees as a distinct group, refugees are not a monolith. Future research can disaggregate refugee populations across legal status, geography, education, digital literacy, and other features—all of which shape work and organizing in important ways. For example, asylum-seekers and refugees without valid documentation may face stricter employment restrictions than recognized refugees. Urban refugees may have better internet access, while those in refugee camps may have greater access to community resources, like computer

labs. Meanwhile, refugees with higher levels of education and digital literacy may be more likely to participate in digital work in the first place.

Ultimately, this paper responds to recent calls for more nuanced organizational theory that considers new organizational imaginaries and alternative contexts [115]. It highlights how the challenges facing marginalized workforces are systemic and interconnected, requiring inclusive digital labor policies, harmonized financial infrastructure, and targeted investment in workforce development to facilitate structural change. Rather than viewing fragility solely as a barrier, we might reframe it as a starting point for reimagining fairer models of work, grounded in cooperative principles and ethics of care.

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